



ProCredit is an international group of development-oriented commercial banks for small and medium-sized enterprises (SMEs). Active in South Eastern and Eastern Europe, South America and Germany, our overarching goal is to combine a high developmental impact with economic success. The following position is based in Frankfurt am Main at ProCredit Holding, the parent company of the ProCredit group.

For our Group Credit Risk Management team, we are seeking a motivated

Credit Risk Specialist (m/f/d) – Customer Portfolio Assessment and Analysis

What we offer

The Group Credit Risk Management team is responsible for assessing and managing the ProCredit group's Credit Risk arising from lending to our target group of SMEs and private individuals. The team's overall responsibilities include defining the group credit risk management framework, assessing the credit risk for individual loan exposures, monitoring and assessing the portfolio development, and quantifying credit risk.

As member of the Group Credit Risk Management team, you will be directly involved in monitoring and assessing the group portfolio development, by:

- Analysing the overall development and quality of the group and banks' loan portfolio
- Analysing different aspects of portfolio development e.g., quality, concentration, regional and sectoral development, to identify any significant risks or trends
- Collecting and processing data, performing analyses, delivering formal reports and presenting key findings, and whenever possible, mitigation measures
- Following regulatory requirements related to the area of credit risk controlling and timely adapting processes in this respect
- Managing projects related to credit risk reporting and portfolio assessment, including data infrastructure, processes and data quality
- Supporting the group credit risk management team in the continuous development and optimisation of credit risk controlling processes

What we expect

- A degree in economics, business administration or a similar course of study
- Strong analytical and critical thinking skills
- Knowledge of economic and accounting principles and practices, banking, and the analysis and reporting of financial data
- Experience in assessing customer portfolios and managing credit risk by setting and monitoring limits will be considered an advantage
- Excellent command of written and spoken English
- Affinity and technical skills for processing data, proficiency with MS Office applications, specifically with MS Excel as advanced user
- Knowledge of SQL and PowerBI is an advantage
- Excellent interpersonal and communication skills
- Ability to work meticulously both independently and as part of a team
- Passion for contributing to social and environmental development and improvement

What you can expect

- A pleasant and open working atmosphere and an international team
- Flat hierarchies and short decision paths
- Interesting and challenging tasks and cross-team project work
- Great location in the Bockenheim district of Frankfurt am Main
- Company pension scheme
- Deutschland Ticket (country-wide transportation pass valid on regional trams, busses and trains)
- EGYM Wellpass (membership valid at a number of gyms throughout Germany as well as for online fitness courses)
- JobRad (pick a bike and pay a monthly rental fee to the company with the option to buy after three years)

Have we caught your interest?

We look forward to receiving your application documents, including a motivation letter, salary expectations and desired starting date, by e-mail:

jobs-creditriskmanagement@procredit-group.com

To learn more about the ProCredit group, please visit ProCredit Holding's website at:

www.procredit-holding.com



ProCredit
H O L D I N G